ABSTRACT OF THE DISCLOSURE

A system, method and carrier medium for communicating between a Financial Service Organization (FSO) computer system and a computer system external to the FSO in a generic fashion. For each direction of a message (i.e., outbound from the FSO computer system or inbound to the FSO computer system), two templates are constructed and subsequently stored in a database. The first type of template is the message template; the second type of template is the message layout template. The outbound message template represents outbound messages; the inbound message template represents inbound messages. The outbound message layout template represents outbound message layouts; the inbound message layout template represents inbound message layouts. An outbound message represents a request for FSO data from an external computer system to be used in a FSO computer system for processing a FSO transaction between a FSO and a FSO customer. An inbound message represents a receipt of FSO data from an external computer system to be used in the FSO computer system for processing a FSO transaction between a FSO and a FSO customer. The corresponding message layouts represent graphical presentations of the outbound and inbound messages. A strategy design template represents a process for processing the FSO transaction between the FSO and the FSO customer. A first channel template represents a first channel wherein the first channel represents a means for transmitting data to and from the external computer system.